

Information to identify the case:

Debtor 1	Robert William Loulies	Social Security number or ITIN xxx-xx-2755
	First Name Middle Name Last Name	
Debtor 2	Deborah Marie Loulies	EIN 45-2990621
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-5048
United States Bankruptcy Court Eastern District of Virginia		EIN 45-2990621
Case number: 19-70059-FJS		Date case filed for chapter 7 1/7/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Robert William Loulies	Deborah Marie Loulies
2. All other names used in the last 8 years	dba BD Loulies, Inc.	dba BD Loulies, Inc.
3. Address	2333 Wildwood Road Chesapeake, VA 23323	2333 Wildwood Road Chesapeake, VA 23323
4. Debtor's attorney Name and address	Joseph T. Liberatore Crowley, Liberatore, Ryan & Brogan, P.C. Town Point Center, Suite 300 150 Boush Street Norfolk, VA 23510	Contact phone 757-333-4500 Email: jliberatore@clrbfirm.com
5. Bankruptcy trustee Name and address	Tom C. Smith, Jr. P.O. Box 1506 Virginia Beach, VA 23451	Contact phone (757) 428-3481 Email: trustee@tomcsmith.com

For more information, see page 2 >

6. Bankruptcy clerk's office	600 Granby St., Room 400 Norfolk, VA 23510	For the Court: Clerk of the Bankruptcy Court: William C. Redden
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 757-222-7500	Date: January 8, 2019
McVCIS 24-hour case information: Toll Free 1-866-222-8029		
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7. Meeting of creditors	February 14, 2019 at 01:00 PM	Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: April 15, 2019
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
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10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Manner of Payment of Fees	Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 6
United States Bankruptcy Court
Eastern District of VirginiaIn re:
Robert William Loulies
Deborah Marie Loulies
DebtorsCase No. 19-70059-FJS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: griffinv
Form ID: 309APage 1 of 3
Total Noticed: 72

Date Rcvd: Jan 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2019.

db/jdb +Robert William Loulies, Deborah Marie Loulies, 2333 Wildwood Road, Chesapeake, VA 23323-5039
 14670598 +ARS Account Resolution, 1643 Harrison Pkwy Ste 1, Fort Lauderdale, FL 33323-2857
 14670599 +Bank of America, c/o National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
 14670602 Boddie-Noell Enterprises, Inc., PO Box1908, Rocky Mount, NC 27802-1908
 14670606 +CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
 14670609 ++CITY OF CHESAPEAKE, PO BOX 16495, CHESAPEAKE VA 23328-6495
 (address filed with court: City of Chesapeake, Treasurer's Office, P.O. Box 16495, Chesapeake, VA 23328-6495)
 14670612 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas Of Virginia, PO Box 742529, Cincinnati, OH 45274-2529)
 14670604 +Capital One, N.A., c/o Glasser & Glasser, PLC, PO Box 3400, Norfolk, VA 23514-3400
 14670607 +Chesapeake Commissioner of Revenue, Rusty Barath Business Tax Specialist, 306 Cedar Rd, 1st Floor City Hall, Chesapeake, VA 23322-5514
 14670610 +City of Portsmouth, Treasurer, 801 Crawford Street, #C, Portsmouth, VA 23704-3872
 14670611 +Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 14670616 +Commonwealth of Virginia, Office of Compliance, District Office - Norfolk, P. O. Box 13947, Chesapeake, VA 23325-0947
 14670619 Credit Control Corp., PO Box 120568, Newport News, VA 23612-0568
 14670620 Credit Control Corp., PO Box 120570, Newport News, VA 23612-0570
 14670621 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 14670622 Emergency Coverage Corp., PO Box 740023, Cincinnati, OH 45274-0023
 14670623 Emergency Medicine Associates, PO Box 88087, Chicago, IL 60680-1087
 14670624 Endocrinology & Diabetes Center, 3205 Churchland Blvd., Chesapeake, VA 23321-5205
 14670628 +FMF Capital LLC, 25800 Northwestern Hwy #875, Southfield, MI 48075-8403
 14670625 +First Data, 265 Broad Hollow R, Melville, NY 11747-4833
 14670627 +First Data Global Leasing, 4000 Coral Ridge Drive, Pompano Beach, FL 33065-7614
 14670626 +First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845
 14670630 +Glasser & Glasser PLC, Collections Department, PO Box 3400, Norfolk, VA 23514-3400
 14670631 HRRG, PO Box 5406, Cincinnati, OH 45273-7942
 14670634 Kingsley Lane Clinical Laboratory Asso, PO Box 75662, Baltimore, MD 21275-5662
 14670635 Liberty Medical, LLC, PO Box 206228, Dallas, TX 75320-6228
 14670636 Maryview Medical Center, PO Box 277199, Atlanta, GA 30384-7199
 14670637 Medical Center Radiologists, Inc., PO Box 37, Indianapolis, IN 46206-0037
 14670638 Medtronic, 13019 Collection Center Dr, Chicago, IL 60693-0130
 14670642 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14670643 Northstar Location Services, LLC, Attn: Financial Services Dept, 4285 Genesee Street, Buffalo, NY 14225-1943
 14670646 +Performant Recovery, Inc., PO Box 9045, Pleasanton, CA 94566-9028
 14670647 +Port Alliance FCU, 5670 Raby Road, Norfolk, VA 23502-2411
 14670648 PortAlliance, PO Box 12719, Norfolk, VA 23541-0719
 14670652 Proactiv, PO Box 2020, Harlan, IA 51593-0001
 14670653 +RAS Crane LLC, 10700 Abbott's Bridge Road, Duluth, GA 30097-8458
 14670654 +RAS Trustee Services, LLC, c/o Keith M. Yacko, Esq., RAS Crane, LLC, 11900 Parklawn Drive, Ste 310, Rockville, MD 20852-2893
 14670655 +Reiss F. Wilks, Esq., 6802 Paragon Place, Ste 410, Richmond, VA 23230-1655
 14670656 +Robert W. Sullivan, DPM PC, 1700 Pleasure House Road, Suite 101-102, Virginia Beach, VA 23455-4053
 14670659 +Southside Eye Care, PLLC, 3206 Churchland Blvd, Chesapeake, VA 23321-5206
 14670662 +The Business Backer, LLC., c/o Shenandoah Legal Group P.C., 3807 Brandon Ave., SW, Roanoke, VA 24018-1490
 14670663 +The Group for Women, 880 Kempsville Rd # 2200, Norfolk, VA 23502-3990
 14670664 US Bank, 4801 Fredonca Street, Owensesboro, KY 42301-0000
 14670666 +Western Branch Center for Women, 3806 Poplar Hill Road, Ste C, Chesapeake, VA 23321-5533
 14670667 Women's Imaging Center of Portsmouth, LL, PO Box 844567, Boston, MA 02284-4567

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jliberatore@clrbfirm.com Jan 09 2019 04:33:45 Joseph T. Liberatore,

Crowley, Liberatore, Ryan & Brogan, P.C., Town Point Center, Suite 300, 150 Boush Street, Norfolk, VA 23510

tr +EDI: QTCSMITH.COM Jan 09 2019 09:08:00 Tom C. Smith, Jr., P.O. Box 1506, Virginia Beach, VA 23451-9506

14670597 E-mail/Text: amscbankruptcy@adt.com Jan 09 2019 04:36:00 ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878

14670600 +EDI: TSYS2.COM Jan 09 2019 09:08:00 Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801

14670603 +EDI: CAPITALONE.COM Jan 09 2019 09:08:00 Capital One Bank (USA), N.A., PO Box 85168, Richmond, VA 23285-5168

14670608 E-mail/Text: bankruptcynotices@abs-sca.com Jan 09 2019 04:36:11 Childrens Hosp Kings Daughters, c/o SCA, PO Box 910, Edenton, NC 27932-0910

District/off: 0422-8

User: griffin
Form ID: 309A

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Total Noticed: 72

Date Rcvd: Jan 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14670614 +EDI: WFNNB.COM Jan 09 2019 09:08:00 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14670613 +EDI: WFNNB.COM Jan 09 2019 09:08:00 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14670617 +E-mail/Text: compliance@contractcallers.com Jan 09 2019 04:36:27 Contract Callers Inc., 501 Greene Street, 3rd Floor Ste 302, Augusta, GA 30901-4415
14670618 E-mail/Text: CCICollectionsGlobalForms@cox.com Jan 09 2019 04:35:40 Cox Communications, PO Box 9001087, Louisville, KY 40290-1087
14670629 +EDI: USBANKARS.COM Jan 09 2019 09:08:00 FMF Capital LLC, c/o US Bank National Associates, 4801 Frederica Street, Owensboro, KY 42301-7441
14670632 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Jan 09 2019 04:34:55 Hunter Warfield, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
14670633 EDI: IRS.COM Jan 09 2019 09:08:00 Internal Revenue Service, Department of the Treasury, Ogden, UT 84201-0038
14670640 +EDI: MID8.COM Jan 09 2019 09:08:00 Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
14670639 +EDI: MID8.COM Jan 09 2019 09:08:00 Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2709
14670641 +EDI: MID8.COM Jan 09 2019 09:08:00 Midland Funding LLC, Assignee of Synchrony Bank, PO Box 2121, Warren, MI 48090-2121
14670644 +E-mail/Text: bankruptcy@onlineis.com Jan 09 2019 04:35:25 Online Collections, PO Box 1489, Winterville, NC 28590-1489
14670650 EDI: PRA.COM Jan 09 2019 09:08:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0000
14670645 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 09 2019 04:36:17 Patient First, c/o Receivables Management Systems, 7206 Hull Street Rd Ste, Richmond, VA 23235-5826
14670649 +EDI: PRA.COM Jan 09 2019 09:08:00 Portfolio Recovery & Affil, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
14670651 +E-mail/Text: betty@jlwalston.com Jan 09 2019 04:34:45 Portsmouth Anesthesia, c/o J L Walston & Associate, 326 S Main Street, Emporia, VA 23847-2028
14670660 +EDI: RMSC.COM Jan 09 2019 09:08:00 SYNCB / Sams Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
14670658 +E-mail/Text: betty@jlwalston.com Jan 09 2019 04:34:45 Sentara Medical Group, c/o J L Walston & Assoc, 326 S Main St, Emporia, VA 23847-2028
14670657 E-mail/Text: cxreber@sentara.com Jan 09 2019 04:34:27 Sentara Medical Group, PO Box 179, Norfolk, VA 23501-0179
14670661 EDI: RMSC.COM Jan 09 2019 09:08:00 Synchrony Bank, PO Box 950061, Orlando, FL 32896-0061
14670615 E-mail/Text: bkr@taxva.com Jan 09 2019 04:35:31 Commonwealth of Virginia, PO Box 2369, Richmond, VA 23218-2369
14670665 EDI: VERIZONCOMB.COM Jan 09 2019 09:08:00 Verizon, P.O. Box 660720, Dallas, TX 75266-0720

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14670601 Barter Authority
14670605 ##+Cardiovascular Associates, 5700 Cleveland Street, Suite 228, Virginia Beach, VA 23462-1752

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2019

Signature: /s/Joseph Speetjens

District/off: 0422-8

User: griffin
Form ID: 309A

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Total Noticed: 72

Date Rcvd: Jan 08, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2019 at the address(es) listed below:

John P. Fitzgerald, III ustpregion04.no.ecf@usdoj.gov
Joseph T. Liberatore on behalf of Joint Debtor Deborah Marie Loulies jliberatore@clrbfirm.com, dhicock@clrbfirm.com;nscott@clrbfirm.com, clrbfirmecf@gmail.com;liberatorejr40218@notify.bestcase.com
Joseph T. Liberatore on behalf of Debtor Robert William Loulies jliberatore@clrbfirm.com, dhicock@clrbfirm.com;nscott@clrbfirm.com, clrbfirmecf@gmail.com;liberatorejr40218@notify.bestcase.com
Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.epiqsystems.com

TOTAL: 4